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AUG 22 2008

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/667,851 Confirmation No.: 1381
Applicant : John Eugene Merkley, Jr.
Filed : 9/22/2003
Art Unit : 3692
Examiner: : Jennifer L. Liversedge
Docket (Atty Ref.) No. : 16342D1-US
Title : INTEGRATED FINANCIAL PROCESSING SYSTEM
AND METHOD FOR FACILITATING AN INCENTIVE PROGRAM

Moline, IL 61265

22 August 2008

Commissioner for Patents
P. O. Box 1450
Alexandria VA 22313-1450

Amendment In Reply to Office Action, dated 5/22/2008

Sir:

In reply to the Office Action dated 5/22/2008 and in conjunction with the enclosed Request for Continued Examination (RCE), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.